

Personnel *pRIde*

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WHY RHODE ISLAND NEEDS "NO-FAULT" AUTO INSURANCE

by Sheldon Whitehouse
Director, R.I. Dept. of Business Regulation

One of the most important decisions the General Assembly will make this year is whether to adopt "no-fault" automobile insurance for Rhode Island. "No-fault" means that you go to your own insurance company if you're hurt in an accident, instead of the insurance company (if any) of the person who hit you.

The proposed minimum no-fault policy will allow you to recover all of your medical costs, 75% of your lost income up to \$440 per week tax-free, and up to \$25 per day in expenses caused by the accident (housekeeping, babysitting, grocery shopping, etc.) up to a cap of \$50,000 total. You can also purchase higher levels of coverage for these "economic" damages if you like. In turn, no one can sue unless (1) their "economic" damages exceed the \$50,000, or (2) their injury is "serious" as defined under the no-fault law, even if the damages are less than \$50,000. "Serious" could mean as little as a broken wrist or collarbone, or as much as a serious incapacitation. Then you can sue, recover under your no-fault policy, or both. (One of the advantages of no-fault is that you can use its benefits while your lawsuit is pending.) And of course you never lose your right to sue your own insurance company for bad faith if they are not treating your claim fairly. Our model no-fault law is the very successful New York no-fault law, which has been in place since 1977. This law is so successful in New York that even the trial lawyers aren't fighting it.

A national actuarial firm has calculated savings of \$64 million per year for Rhode Island consumers from a New York-style no-fault law. On average, that's \$133 per insured car. The \$64 million savings are on the record in an administrative hearing, and as Director of Business Regulation I can now order rate decreases, even rebates, so long as the General Assembly passes our no-fault law intact.

The National Insurance Consumer Organization supports no-fault because it's fairer. Even no-fault's opponents concede that more of the premium dollar goes back to injured claimants under a no-fault system. Under Rhode Island's litigation system, lawyers take an approximate 33% contingent fee. At that rate, you need to get at least a third of your recovery as "pain and suffering" just to pay your lawyer so you can break even on your actual medical costs and lost wages. The litigation system requires proof of who was at fault in every accident. This is wasteful (why do you think we call them accidents?) If no one is particularly at fault, and the "negligence" is divided

50/50, with another third off for the lawyers, no one gets an adequate recovery. And if you crash into something you can't sue, like a rock, you get nothing at all from your "right to sue."

Finally, the trial lawyers' full page ads claim that no-fault will make good drivers' rates go up to pay for bad drivers. Wrong. As Director of Business Regulation, I supervise the point system that rates drivers based on accidents, speeding tickets, etc. No-fault doesn't change it.

Inform yourself on "no-fault." I hope these facts have helped. I believe that an informed public, and a new, responsive General Assembly can do the right thing for consumers. But not if your legislators don't hear from you.

DEA RECEIVES HOPE AWARD

The Department of Elderly Affairs received the Hope Award at the 1992 State Employees Charitable Appeal "Gift of Hope" awards reception on March 11. This award recognizes the department or agency whose campaign best exemplifies the spirit of Hope. In selecting DEA, John Robinson, Director of DET and 1992 Chairman, noted the creativity and originality of DEA's campaign, which included a SECA rap song and an ice-cream party, amongst other lighthearted incentives. Director Maureen Maigret and coordinator Joan D'Agostino accepted the award on behalf of all the employees of DEA.

Outstanding Campaign awards were won by the following departments, based on growth in per capita giving, and accepted by the campaign coordinators:

- Mental Health Advocate — H. Reed Cosper
- Department of State Library Services — Melody Allen
- Department of Business Regulation — Martha Reynolds
- Community College of R.I. — Lee Chartier
- Department of Corrections — Richard Frechette & Richard Ferruccio

The 1992 SECA raised a record \$498,169, which surpassed the 1991 campaign by 14% and exceeded the previous record (1988) by 8%. Governor Sundlun presented a citation to Mr. Robinson, recognizing all the volunteers and donors who contributed to this noteworthy achievement. He observed that this campaign exemplified state employees' caring and dedication to public service. Dr. Americo Petrocelli, Commissioner of Higher Education, accepted the chairmanship of the 1993 SECA. In his remarks, he called upon volunteers to continue being involved this year and to get more of their co-workers participating, so that we can help even more people in need with R.I. and beyond.



FROM THE OFFICE OF THE GOVERNOR

Executive Orders

No.	Date	Subject
93-1	1-18-93	Re-states Rhode Island's policy on affirmative action. Supercedes and rescinds EO 85-11.
93-2	2-11-93	Establishes a Governor's Commission to Eliminate Red Tape in Government.
93-3	2-15-93	Establishes an Advisory Commission on Judicial Appointments.
93-3A	2-16-93	Modifies EO 93-3 dated 2-15-93.
93-4	2-15-93	Establishes an Interagency Task Force to Preserve Shipping in Narragansett Bay, and to develop plans for maintenance dredging of the Bay shipping channel and related projects.
93-5	2-26-93	Requires departments and agencies of State government and agencies and corporations created by legislative statute to provide the Rhode Island Child Support Services Agency (RICSS) with any information in its possession which would assist RICSS in locating absent parents for purposes of enforcing child support obligations.

For more information or copies of Executive Orders, call the Office of the Executive Counsel, 277-2080, Ext. 258.

GENERAL HOSPITAL TEAM CONDUCT AIDS PROGRAMS

General Hospital employees Manish Desai, M.D., Cynthia Davis, ACSW, and Pam Mouradjian, R.N. have formed a team to conduct in-service education programs on aids.

"It's important to educate people about AIDS," says Dr. Desai, who is the physician in charge of General Hospital's AIDS program. "There are still a lot of misconceptions about the disease," he continued. Part of their unique presentation allows the audience to send the group written questions in advance of the presentation. Thus, no one is embarrassed to ask questions since they remain anonymous. Desai believes that this has allowed for very frank and open discussions. "Education," says Desai, "is still our number one weapon against AIDS."

PRIDE

Personnel PRIDE is published by the Office of Personnel Administration, Division of Human Resources, Department of Administration, William E. Powers Building, One Capitol Hill, Providence, RI 02908-5860.

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The team is available to speak to civic, church or school audiences as well as health care workers and other employee groups, including state employees. For more information, contact Dr. Desai at 464-3085.



EMPLOYEE BENEFIT ISSUES

by Brian E. Keeler
Chief of Employee Benefits

MEDICARE PREMIUM SAVINGS FOR ACTIVE EMPLOYEES OVER AGE 65

Active employees over age 65 who are Medicare beneficiaries are also entitled to enjoy the same choice of health benefit plans as under 65 employees. From our contacts with many of these over 65 employees it appears to be a little known fact that they may cancel Part B (Supplemental Medical Insurance) of Medicare and thereby save the current monthly premium of \$36.60.

The employee should call the local Social Security Office to obtain a form to disenroll temporarily from Part B of Medicare (Part A -- Hospital Insurance is free). Once employees do this and subsequently retire, another contact with Social Security will allow them to re-enroll in Part B without penalties or a waiting period. So you can do this and be completely free from worry that you cannot get back in. Therefore, in summary, since State active employee health benefits far exceed Medicare benefits, there are no advantages whatsoever to have both. My recommendation would be to drop Medicare Part B and save \$439.20 a year.

COBRA (CONTINUATION COVERAGE) — NOTICE REQUIREMENTS

Federal law requires employers, such as the State of Rhode Island, sponsoring group health plans offer employees and their families the opportunity for temporary extension of health coverage. More specific information is contained in the Health Plans Benefit Comparison given to all employees during Open Enrollment and to new hires. See your Personnel Officer for a copy.

Under the law, the employee or a family member has the responsibility to inform the employer (Agency Personnel Officer) of a divorce, legal separation, or a child losing dependent status *within 60 days* of the date of the *later* of the event or the date on which coverage would end under the plan because of the event.

When our office (Employee Benefits) is notified that one of these events has happened, we will in turn notify you that you have the right to choose continuation coverage. Under the law, you then would have a least 60 days from the date you would lose coverage because of one of the events described above to inform the Employee Benefits Office that you want continuation coverage.

If you do not choose continuation coverage during this time period, or if you fail to notify your Personnel Office of the event, your health insurance coverage will end on the scheduled date. Please feel free to call the COBRA Coordinator in our office (277-2748) if you should have any questions.

INTRODUCING . . .



*Robert L. Franks
Executive Director
Minority Business Enterprise
Commission*

Ask soft-spoken Robert L. Franks, Executive Director of the Minority Business Enterprise Commission, what his job duties are and he will reply with modesty, "To serve the Minority Business Enterprise Commission." But when you ask "What is the mission of the MBE Commission?" he becomes far less reserved, and he will recite the MBE Commission's mission statement with all the zeal and enthusiasm of a crusader.

Robert L. Franks is not new to State government. He worked for five years as a Senior Contract Compliance Officer in the Department of Transportation. Prior to that, he was an investigator for the Rhode Island Commission of Human Rights for over eight years. He is currently a matriculating student in The University of Rhode Island Master of Science Program in Labor and Industrial Relations. He is also a graduate of Indiana State University with a bachelor of Science degree in Business Management. He met his wife Karen (Carvalho) Franks while they were attending college and they have an 11 year old son, Justin.

In March, 1992, Governor Bruce Sundlun, appointed Robert L. Franks as Executive Director to the MBE Commission to affirm and carry out the State's policy of encouraging full compliance with the MBE statute throughout State Government.

In making the appointment, the Governor said that, "the combination of the new MBE Commission assisted by an Executive Director will result in unprecedented accountability for our MBE program."

The General Assembly in 1986, enacted Title 37, Chapter 14.1 of the Rhode Island General Laws (the Minority Business Enterprise statute) and therein authorized the Director of the Department of Administration to establish rules and regulations for giving Minority Business Enterprises a preference in contract and subcontract awards.

To comply with the statute, each state department, agency, quasi-public agency empowered to expend or administer State funds must develop and submit as part of its annual budget, and MBE Compliance Plan to meet the goal of awarding 10% of the dollar value of all State procurement and construction projects to minority and women-owned businesses certified by the Department of Economic Development.

In addition, these departments and agencies must designate "a highly placed official" as MBE Coordinator to have overall responsibility for promoting greater participation of Minority Business Enterprises in their organization. There are presently fifty-six MBE coordinators, and training is being provided on the goals and objectives of the MBE statute and the relationships between the various departments and agencies responsible for providing support to the MBE.

The MBE Commission consists of 20 members appointed by the Governor, and three departmental advisors. It meets regularly to conduct business on the second Tuesday of each month at 1:00 p.m. in the Department of Administration conference rooms, and its meetings are open to the public.

Among Robert Franks' first acts as Executive Director was one in which he advised members of the General Assembly

on the ramifications of a bill introduced to amend the Minority Business Enterprise statute. The amendment would have excluded Portuguese businesses from participating in the MBE program. It also would have re-allocated the minority participation goal of 10% for minorities and women so that at least half of the ten percent goal would be met through procurement with ethnic minorities. The purpose of the legislation was to increase participation by African-American, Hispanic, Asian and American Indian firms. Proponents of the bill testified that Portuguese and women-owned firms were garnering a disproportionate amount of the contracts awarded under the MBE statute. Franks testified that there was a need to conduct an economic disparity study to determine how or whether the minority participation goal should be reallocated. As a result of Franks' testimony, all parties agreed that all efforts should first be directed toward securing necessary funding to conduct an economic disparity study of the State MBE statute.

Although in business for less than a year, the Commission and its executive Director can point to several important accomplishments achieved during this relatively short time. For example, the MBE Commission succeeded in eliminating the former bid surety requirement where the estimated price is fifty-thousand dollars or less. This allows MBEs to bid on such projects without posting bid surety. This was a problem for small businesses because it placed a financial burden by requiring the posting of up to five percent of the bid amount as surety.

Also, performance, labor and payment bonds are no longer required for construction projects where the estimated cost is less than \$10,000. In addition, the bond requirement for contracts not in excess of \$50,000 may also be waived. This allows MBEs to have bonds waived on certain projects. The performance bond requirements were a problem to small businesses because surety companies will not normally issue bonds for companies with no previous bonding record on their initial request unless the company can put up at least 30% of the value of the bond in cash. All of these previous requirements placed a formidable financial burden on all small businesses and on MBEs in particular.

Additionally, the MBE Commission has set up subcommittees to develop initiatives to address necessary amendments to MBE legislation, modifications to MBE rules and regulations, outreach, prompt payment, enforcement and compliance and numerous other issues affecting the MBE program.

If these recommendations are implemented, says Franks, it will continue the Governor's commitment of supporting the fullest possible participation of firms owned and controlled by minorities and women in state funded and directed public construction programs and projects and in state purchases of goods and services.

"If these recommendations are put into place," adds the commission in its Annual Report, "the impact on the MBE program will include greater business opportunities for minorities and women-owned forms, provide a broader diversification of products and services being provided by minority business enterprises to the State; and the future economic well-being of minority and women on enterprises will be enhanced by bringing integrity, overall credibility and accountability to the MBE program."

Franks has no illusions that his and the Commission's shopping list will be fulfilled anytime soon. "But you have to list requirements and set priorities to achieve your goals," he says emphatically. And one comes away believing that Franks is prepared for the long haul, and will continue to work assiduously to achieve those goals.

More Spring Courses

Secretarial Conference: A Special Professional Day of Recognition for Secretarial and Support Staff Fee \$40

NEW

Talent and skill doesn't just happen. . . you work hard to enhance your knowledge and skills. This conference will sharpen even more - those organization, communication and interpersonal skills so necessary for today's frontline impression makers! Through keynote presentations, and your choice of workshops, topics will include:

- Life Balancing • Sexual Harassment • The Assertive Woman • Managing Change
- Financial Planning for Women • Dealing With Difficult People
- Time Management • Personality and Work Styles

Monday, April 19, 1993 (luncheon is included)
Holiday Inn at The Crossings

Introduction to the

Disk Operating System (DOS) Fee \$20

Tuesday, April 20, 1993; 1 p.m. - 4 p.m.

Instructor: Michael Hughes, M.A.

Managing Employee Performance Fee \$110

Thursdays, April 22, 29, and Friday, May 12, 1993

9 a.m. - 4 p.m. (luncheon is included); 1/2 credit

Instructors: Scott Mueller, M.S.W., John Turano, M.S., J.D., and John Boulmetis, Ph.D.

Labor Relations Issues for Supervisors Fee \$40

Thursday, April 29, 1993

9 a.m. - 4 p.m. (luncheon is included)

Instructor: John Turano, M.S., J.D.

Effective Communications Skills:

Dealing With the Public Fee \$75

April 30, May 7, 13 (1 p.m. - 4 p.m.), 20 (1 p.m. - 4 p.m.), and 28, 1993

8:30 a.m. - 11:30 a.m.; 1/2 credit

Instructor: Donna Thomsen, M.A.

Basic Spanish

Fee \$75

6 Mondays beginning May 3, 1993

(Note: no class May 31, 1993)

9 a.m. - 12 noon; 1/2 credit

Instructor: Rocio Borrero

Everyday Memory Skills

Fee \$18

Are you often embarrassed when you can't remember people's names? Does your memory fail you on important lists, dates, facts, and numbers? Do you wish you could retain needed information with more efficiency and less effort? Ever wonder why people remember you? Learn a variety of usable "how to's" for memory improvement!

Thursday, May 6, 1993; 9 a.m. - 12 noon

Instructor: Alinda Nelson, M.Ed.

Self-Defense for Women

Fee \$20*

Tuesday and Wednesday, May 11 and 12, 1993;

3 p.m. - 5 p.m.

Instructor: Sgt. Armand Pires

* Co-sponsored with the Providence County Sheriff's Department

Intermediate Q&A

Fee \$97

5 Fridays beginning May 14, 1993

9 a.m. - 12 noon; 1/2 credit

Instructor: James Kenny, Ph.D.

Situational Leadership and Delegation Fee \$35

Flexibility is the key to managerial success! Flexible managers can draw on several different styles of management from their skills bank. Situational Leadership teaches managers how to master four leadership styles: Directing, Coaching, Supporting, and Delegating. Case studies will be used, and an emphasis will be placed on the delegation style.

Thursday, May 20, 1993; 9 a.m. - 4 p.m.

Instructor: Diana Donovan, M.Ed.

Effective Interviewing Techniques Fee \$18

Thursday, May 27, 1993; 9 a.m. - 12 noon

Instructor: Scott Mueller, M.S.W.

Effective Staff Meetings Fee \$18

Thursday, May 27, 1993; 1 p.m. - 4 p.m.

Instructor: Scott Mueller, M.S.W.

Telephone Techniques Fee \$15

Wednesday, June 2, 1993; 9 a.m. - 12 noon

Instructor: Joan Sackett, M.A.

CPR

Fee \$20

Thursday, June 3, 1993

9 a.m. - 12 noon

Instructor: Karen Grant

Retirement Planning Fee \$75

3 Tuesdays beginning June 8, 1993

9 a.m. - 4 p.m.; 1/2 credit

Instructors: Scott Mueller, M.S.W. and Barbara Walsh, M.A.

Using the TDD Fee \$5*

Wednesday, June 9, 1993; 9 a.m. - 12 noon

Instructor: George Whalen

*This course is co-sponsored with the State Building Commission.

Managing Change Fee \$75

3 Thursdays, June 10 and 17 (9 a.m. - 4 p.m.) and

June 24 (9 a.m. - 12 noon), 1993; 1/2 credit

Instructors: Scott Mueller, M.S.W. and Sylvia Weber, M.S., R.N.C.S.

Financial Planning for Women Fee \$15

Thursday, June 17, 1993; 3 p.m. - 5 p.m.

Instructor: Christine Roessell, C.F.P.

Introduction to

Word Processing on the Macintosh Fee \$97

5 Wednesdays beginning May 19, 1993

9 a.m. - 12 noon; 1/2 credit

Instructor: James E. Davis, Ed.D.

Special Customer Service Attention for State of Rhode Island Employees

Need health coverage assistance? Rest easy. Blue Cross & Blue Shield of Rhode Island has special customer service features unique only to State of Rhode Island Employees — beginning with account service.

For the last five years, Jean Lovegreen, a *Field Service Representative* from Blue Cross & Blue Shield of Rhode Island, has dedicated herself to addressing the health coverage concerns of state employees.

"I've been working on the state account for years, and it's always a challenge. In fact, with all the changes made to coverage plans over the years, it's only natural that employee concerns about health coverage would increase. And, that's made my job a busy one," said Lovegreen.

Lovegreen's duties include serving as a liaison for the Office of Personnel Administration and Blue Cross & Blue Shield of Rhode Island, a coordinator for state annual "Open Enrollment" program materials, a *troubleshooter* for complex claims problems and a resource for updates on new Blue Cross & Blue Shield of Rhode Island products and topical health coverage issues.

Lovegreen admits that she's not alone in her efforts to assist state employees. For the convenience of State of Rhode Island employees, Blue Cross & Blue Shield of Rhode Island has developed special claim



*Jean Lovegreen,
Blue Cross & Blue
Shield of Rhode
Island Field Service
Representative for
the State of
Rhode Island.*

forms and envelopes to expedite state employees' claims processing. And, a special, *priority* phone line exists for state employee telephone inquiries.

"It's a big task servicing the state account, because there are so many employees, but it's rewarding, too. I've gotten to meet some very nice people," said Lovegreen.

State of Rhode Island Employees can call: 831-6550 and toll free 1-800-327-6152 for answers to coverage questions.

MANAGED BENEFITS

HealthMate Members

Remember: You maximize your covered benefits when you visit participating providers and facilities. No pre-authorizations are required. Participating providers obtain all necessary authorizations for you. If you visit non-participating providers or facilities, it is your responsibility to obtain pre-authorizations. Always call the *Managed Benefits Hotline* at 272-5670 or 1-800-635-2477 prior to any treatment or admission. Your Managed Benefits Advisor can help you avoid any unnecessary out-of-pocket expenses.

Classic Blue Members

Remember: Your unique coverage requires that you call Blue Cross & Blue Shield of Rhode Island at 272-5670 or 1-800-635-2477 for a list of second surgical opinion providers prior to any of 15 specific elective surgical procedures. [Refer to your Subscriber Agreement for list of elective surgeries.]

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Blue Shield

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has a card that
keeps you healthy.**